

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION

Case No.: 06:15-bk-00251-ABB
Chapter: 13

IN RE:

Maxine Lunn

Debtor

CHAPTER 13 PLAN

The Debtor submits the following Chapter 13 Plan:

1. The future earnings of the Debtor are submitted to the control and supervision of the trustee, and the debtor shall pay to the Trustee the sum of \$313.50 per month for the life of the plan, months 1-60

2. From the payments so received, the Trustee shall make disbursements as follows:

A. PRIORITY CLAIMS

1. The fees and expenses of the Trustee shall be paid over the life of the plan at a rate of (10%) of the amount of all payments under the plan.

B. SECURED CLAIMS

1. Green Tree Servicing holds a mortgage on the Debtor's homestead property located at. The Creditor Automatically deducts the mortgage payment from Debtor's Bank Account. Therefore, this creditor will not be paid directly by the Trustee.

C. UNSECURED CLAIMS

Unsecured creditors, including those secured creditors who have a deficiency claim or whose liens have been avoided and who timely file proofs of claim shall receive a pro-rata

distribution. The Trustee shall distribute pro-rata among those unsecured creditors whose claims are filed and allowed any funds remaining after paying priority and secured claims.

D. CONFIRMATION OF PLAN

Confirmation shall impose an affirmative duty on the holders and/or servicers of any claims secured by liens, mortgages, and/or deeds of the trust on the principal residence of the Debtor to do all of the following:

1. To apply the payments received from the trustee on the prepetition arrearages, if any, only to such arrearages. For purposes of this plan the "prepetition:" arrears shall include all sums included in the allowed proof of claim and shall have a "0" balance upon entry of the Discharge Order in this case.
2. To deem the prepetition arrearages as contractually current upon confirmation of the plan, thereby precluding the imposition of any late payment charges or other default-related fees and services based solely on the prepetition default or defaults.
3. Any post-petition costs or expenses incurred by or on behalf of any secured creditor will be discharged upon the Debtor's completion of the Plan, unless specifically provided for in the Confirmation Order, or by further order of the Court on motion filed prior to the completion of the Plan.

Dated: January 28, 2015.

/s/ George Beckus

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